

Information to identify the case:

Debtor 1	<u>Angela D Spivey-Byers</u>	Social Security number or ITIN	xxx-xx-4514
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Western District of Virginia			
Case number:	17-60369		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela D Spivey-Byers
aka Angela Spivey

9/13/22

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Angela D Spivey-Byers
Debtor

Case No. 17-60369-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6
Date Rcvd: Sep 13, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db	+ Angela D Spivey-Byers, 4689 S Spotswood Trail - Apt 1, Gordonsville, VA 22942-7352
	+ REGION TEN COMMUNITY SERVICES BOARD, 502 Old Lynchburg Rd, Charlottesville, VA 22903-6550
4397393	+ Albemarle Anesthesia, PLC, PO Box 12846, Wilmington, DE 19850-2846
4397395	+ King's Creek Plantation, PO Box 78843, Phoenix, AZ 85062-8843
4397399	+ Sentara Martha Jefferson Hospital, PO Box 759132, Baltimore, MD 21275-9132
4397401	+ Sentara Martha Jefferson Medical Group, 590 Peter Jefferson Parkway, PO Box 1583, Charlottesville, VA 22902-1583
4478290	+ Sentara Martha Jefferson Outpatient, Surgery Center, 595 Martha Jefferson Dr., Suite 290, Charlottesville, VA 22911-4669

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4397394	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 13 2022 21:08:00	Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
4397396	+ EDI: NAVIENTFKASMSERV.COM	Sep 14 2022 01:08:00	Navient, PO Box 9500, Wilkes-Barre, PA 18773-9500
4409789	Email/Text: ECMCBKNotices@ecmc.org	Sep 13 2022 21:08:00	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
4406536	EDI: AGFINANCE.COM	Sep 14 2022 01:08:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
4397397	+ EDI: AGFINANCE.COM	Sep 14 2022 01:08:00	OneMain, 1962 Rio Hill Center, Charlottesville, VA 22901-1144
4401468	+ EDI: RECOVERYCORP.COM	Sep 14 2022 01:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4397398	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com	Sep 13 2022 21:08:00	Sentara Collections, PO Box 79698, Baltimore, MD 21279-0698
4397400	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com	Sep 13 2022 21:08:00	Sentara Martha Jefferson Hospital, 590 Peter Jefferson Parkway, Charlottesville, VA 22911-4628
4397402	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com	Sep 13 2022 21:08:00	Sentara Martha Jefferson Outpatient Surgery C, 590 Peter Jefferson Parkway, Suite 300, Charlottesville, VA 22911-4628
4400198	+ Email/Text: bankruptcy@bbandt.com	Sep 13 2022 21:08:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
4408800	+ Email/Text: specialhandling@glasserlaw.com	Sep 13 2022 21:08:00	SunTrust Bank, c/o Glasser and Glasser, P.L.C., Crown Center Building, Suite 600, 580 E. Main Street, Norfolk, VA 23510-2306
4397403	+ Email/Text: bankruptcy@bbandt.com	Sep 13 2022 21:08:00	Suntrust, PO Box 305183, Nashville, TN 37230-5183
4421018	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 13 2022 21:08:00	US DEPT OF EDUCATION, CLAIMS FILING

District/off: 0423-6

User: admin

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Date Rcvd: Sep 13, 2022

Form ID: 3180W

Total Noticed: 20

UNIT, PO BOX 8973, MADISON, WI
53708-8973

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		SunTrust Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Herbert L Beskin(82)	hbeskin@cvillech13.net bss@cvillech13.net
Robyn D. Pepin	on behalf of Creditor SunTrust Bank rpepin@glasserlaw.com pjmecef@glasserlaw.com
USTrustee	USTPRegion04.RN.ECF@usdoj.gov
William Harville	on behalf of Debtor Angela D Spivey-Byers harvillebk@gmail.com 813@notices.nextchapterbk.com;harville.williams115872@notify.bestcase.com

TOTAL: 4